THIS APPLICATION MUST BE COMPLETED AND SIGNED BY THE APPLICANT(S) ONLY

APPLICANT CREDIT INFORMATION: If this is an INDIVIDUAL application, complete section A. If this is a JOINT application, complete section A&G.				
Fire the interest of the spouse is not required to be the ionit applicant. Please anyice whether credit references and for an all the second of the second o				
I muse again and a monta name it is a CUII	ne to intentionally falsify inform	nation on this application.	v. 12/20/2023	
Property will be: O Primary Residence	☐ Secondary Residence	□ Investment/Rental □ Buy-For		
Loan Type: ☐ Home Only ☐ Land and H		Home is being: D Purchased D Refin	anced	
Street Address where home will be locate	ed, including site #:	HOA Fee:	HOA Frequency:	
City:	State:	Zip: County:	ne-nanga-padagg sepimberhana, seman getaphilipa-apin-sepimbera, - transposer, pangapinak, pangapinakang sepimb	
If Land and Home, home must be placed on ti	ne property described in this se	ction. Land is being: OPurchased ORefina	anced Owned Free and Clear	
Whose land is it?	Estimated Land Value	SPurchase Price/Payoff S	Date Acquired:	
Does the property have frontage on a publicly	maintained road? 🗆 Yes 🗆 No	ls the property located on a paved road	i? 🗆 Yes 🗆 No	
If Home Only, G Owned Property w	ith No Lien 💢 Leased Priv	ate Property D Family Land - No Rent		
site placement is:	□ Community		ontract/Mortgage Trust Deed	
Will the home be located in a resident-owned	community (co-op)?A	re you pledging or purchasing the security into	erest in the ro-on charac?	
If Home Only and Land is Leased: Name of Cor				
		ment:		
		explain.		
\$ Gift (if gift, from	a whom):	king □ Cash on Hand □ Loan □ I wish to i □ □ Other (Explain):	use my land as down payment	
(A) APPLICAN		(B) CO-APPLIC	ANT	
FULL NAME - Last, First, Middle		FULL NAME - Last, First, Middle		
Birth Date (mm/dd/yy): Social	Security #:	Birth Date (mm/dd/yy): Socia	bl Security #:	
Marital Status: 🗆 Married 🗀 Unmarrie	ed □ Separated	Marital Status: 🗆 Married 🗀 Unman	ried D Separated	
Applicant Dependents (Any non-applicant who is	financially supported by the	Co-Applicant Dependents (Any non-applicant v		
Applicant and not listed by Co-Applicant(s). Examples may include: spouse, child, partner, dependent adult)		Co-Applicant and not listed by Applicant or other (include: spouse, child, partner, dependent adult)	Co-Applicant(s). Examples may	
Number of Dependents: Depende	ent Age(s):	Number of Dependents: Dependent	Jent Age(s):	
APPLICANT EMAIL:		CO-APPLICANT EMAIL:		
Cell Phone: () - Other F	rhone: () -	Cell Phone: () - Other	Phone: ()	
APPLICANT - Resi	dence (1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1	CO-APPLICANT - R	esidence	
Current Street Address (3 Years Residence Required, attach supplement if needed)		Current Street Address (3 Years Residence Requ	ired, attach supplement if needed)	
City, State, Zip:	m famospanio pe de francisco internos estronos estronos estronos desenvados estronos estras estras estras estr COUNTEV:		e nagažnaj kapitagangiskonišši kap parvat poštojivalj katamans kasiment populi (po našpotal) v štanojištojištojivali pos	
dity, date, a.p.	County.	City, State, Zip:	County:	
Mailing Address (if different from physical)	City, State, Zip:	Mailing Address (if different from physical)	City, Staté, Zip:	
How long at present address? □ Homeowner*	المعاولة المناطقة والمناطقة المناطقة المناطقة والمناطقة والمناطقة المناطقة المناطقة المناطقة المناطقة المناطقة المناطقة والمناطقة المناطقة ا	Affine a continue and the continue of the cont	Marka Salaman gayar And yi asiyi kojinga Lajaman gala yayayan rasanan darasan kata da kata da kata da kata da k	
	Other* Mo. Mtg/Rent:	How long at present address? ☐ Homeowner*	□ Other* Mo. Mtg/Rent:	
Yrs Mo 🗆 Renter 🗀 Live v Name of Mortgage Holder or Landlord:	with family (Yrs Mo C Renter C Live with family Name of Mortgage Holder or Landlord:		
Telephone Number:		Telephone Number:		
*if homeowner, what are the plans for current home? If checked other above, explain:		*If homeowner, what are the plans for current home? If checked other above, explain:		
Actions of controlled and a size of control or their severelement of a size of controlled and a				
Previous Address (if current address is less than 3 years)		Previous Address (if current address is less than 3 y	(early)	
City, State, Zip:	How long?	City, State, Zip: How long?		
Name of previous Mortgage Holder or Landlord:		Name of previous Mortgage Holder or Landlord:		
Telephone Number:		Telephone Number:		
Name of nearest relative NOT living with you:	Relationship:	Name of nearest relative NOT living with you:	Relationship:	
	Phone:		Phone:	

APPLICA	NT - Employmen	t History (Minim	um Three Yea	ers; Alta	ch Supplement if	Needed)	
1. Current Employer:	amento demantri carteria deservidos especientes especientes especientes de la companya de la com	Position Held/C	echanistic betree betre	ALLEN TRAINS AND		Date Started:	
		Self Employed:	□Yes □N	lo		na para para para para para para para pa	
Employer Address:		City, State, Zip:	***************************************		Supervisor Name	and Telephone Nu	mber:
Base pay rate excluding commission, bo	onuses, and overtin	ne: How are you pa	aid? (select one	woled e		**************************************	
☐ Hourly Rate: \$ # of Hours V					· Salarv: Ś	D Monthly Sal	arv- ¢
Do you receive bonuses? 🗆 Yes (No How often?		How much in	bonuses	over the last 12 mi	onths S	The C II - An anticommentally management and control of the Contro
Do you receive commission? 🗆 Yes 🛚	□ No How often?		How much in	commiss	ion over the last 12	2 months S	Authorite Committee (Committee Committee Commi
Do you receive overtime? 🗆 Yes (□ No How often?	7-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1	How much in	overtime	over the last 12 m	ionths \$	
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2. Second Employer:		Position Held/C	•			Date Started:	
City, State:		Self Employed:					
		Supervisor Nan				Monthly Incom	e:
3. Previous Employer:		Position Held/C				Date Started:	Data Lafa
		Self Employed:	•	i.a.		Date Started:	Date Left:
City, State:		Supervisor Nan			er:	Monthly Income	%·
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Please provide an explanation for any jo	b gaps greater than	30 days.					
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		Self Employed:	□Yes □N	lo		****	
Employer Address:	· ·	City, State, Zip:			Supervisor Name	and Telephone Nur	mber:
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City, State:		Supervisor Nan	ne and Telepho	ne Numb	er:	Monthly Income	<u> </u>
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City, State:		Supervisor Nam			er:	Monthly Income	**************************************
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Please provide an explanation for any job gaps greater than 30 days.							
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APPLICANT - Other Income CO-APPLICANT - Other Income							
Income from SSI, retirement, disability, alimony, child support or separate maintenance agreement need not be disclosed if you do not wish to have it considered as a basis for undertaking or repaying this debt.							
Child Support Monthly Amount	Ages of Children		Child Support Monthly Amount		Ages of Children		
Alimony or Separate Maintenance	Duration		Alimony or Separate Maintenance		Duration		
Other Source:	How Long:	Monthly Amt:	Other Source	Ş.		How Long:	Monthly Amt:

Sank Name: Account Type: Salance: 5 Type of Uguid Assets (Savings, CDs, Brokerage Accounts, etc.): Type of Liquid Assets (Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets: Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets: Savings, CDs, Brokerage Accounts, etc.): Institution Holding Assets: Salance: S	APPLICANT - Asset Information		CO-APPLICANT - Asset I	nformation
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3. Have you declared bankruptcy within the last 5 years?	2. Are you a permanent resident alien?	,		
If Yes, when did you file?	3. Have you declared bankruptcy within the last 5 years?			
	If Yes, when did you file?		Date:	Date:

Demographic Information - this section asks about your ethnicity, sex, and race

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more designations for "Ethnicity" and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

APPLICANT	CO-APPLICANT
Ethnicity: Check one or more	Ethnicity: Check one or more
☐ Hispanic or Latino	☐ Hispanic or Latino
□ Mexican □ Puerto Rican □ Cuban	□ Mexican □ Puerto Rican □ Cuban
☐ Other Hispanic or Latino - Enter origin:	☐ Other Hispanic or Latino - Enter origin:
Examples: Argendnian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.	Examples: Argentinian, Colombian, Dominican, Nicaraguan, Salvodoran, Spaniard, etc.
☐ Not Hispanic or Latino	🗆 Not Hispanic or Latino
🗆 I do not wish to provide this information	☐ I do not wish to provide this information
Race: Check one or more American Indian or Alaskan Native - Enter name of enrolled	Race: Check one or more ☐ American Indian or Alaskan Native - Enter name of enrolled
or principal tribe:	or principal tribe:
□ Asian	CJ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino	□ Asian Indian □ Chinese □ Filipino
□ Japanese □ Korean □ Vietnamese	□ Japanese □ Korean □ Vietnamese
CI Other Asian - Enter race:	□ Other Asian - Enter race:
Examples: Hmong, Laotion, Thai, Pakistani, Cambodian, etc.	Examples: Hmöng, Laotian, Thai, Pakistoni, Combodian, etc.
🗅 Black or African American	🗆 Black or African American
🗆 Native Hawaiian or Other Pacific Islander	🛘 Native Hawalian or Other Pacific Islander
□ Native Hawaiian □ Samoan	□ Native Hawaiian □ Samoan
Ci Guamanian or Chamorro	□ Guamanian or Chamorro
☐ Other Pacific Islander - Enter race:	O Other Pacific Islander - Enter race:
Exomples: Fijian, Tangan, etc.	Examples: Fijian, Tongan, etc.
□ I do not wish to provide this information	
	□ I do not wish to provide this information
Sex: © Female © Male	Sex: 🗆 Female □ Male
☐ I do not wish to provide this information	O I do not wish to provide this information

Additional Disclosures

An applicant, if married, may apply for a separate account. It is illegal to discriminate in the provision of availability of financial assistance for the purpose of the purchase, construction, rehabilitation of any one to four unit family residences occupied by the owner and for the purpose of the house improvement of any one to four unit family residence by considering:

- Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate the financial institution of the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate the neighborhood or geographic area surrounding a housing accommodation. 1. strate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
- Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. If you have questions about your rights, or if you wish to file a complaint, contact, the Lender or the California Department of Corporations at: 320 West 4th St. Ste 750, Los Angeles, CA 90013, or 1390 Market St. Ste 810 San Francisco, CA 94102

New York and Vermont: In connection with your application for credit, a consumer report may be requested in connection with such application. Upon request, you will be informed whether a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. If your application is granted, subsequent consumer reports may be requested or utilized in connection with any updates, renewal or extension of the credit for which application was made or for any other legitimate purpose associated with the account.

Ohio: The Ohio laws against discrimination requires that all creditors make credit equally available to all creditworthy customers and that credit reporting maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin: No provision of a marital property agreement, a unilateral statement under Wisc. Stat. 766.59 or a court decree under Wisc. Stat. 766.70 adversely affects the interest provision

of the creditor unless the creditor, prior to the ti	me the credit is granted is furnist	hed a conv of the agreement stateme	nt or decree of hee sound!	troudedae of the ex	Justine mieresi
when the obligation to the creditor is incurred.	Q	and a copy of a constitution, states and	were on appropried of story thorothis	MICHIELEGE OF THE OF	werse provision
NON-APPLICANT SPOUSE WAIVER OF NO	TICE: I agree to waive notice o	f any extension of credit in connec	tion with thic analization		
Non-Applicant Spouse:			Date	•	
Additional disclosures may be required for	the following states: Illinois at	nd New York.	And the Contraction was an inches to the contraction of the contractio	MICH. AND COMPANY AND ADDRESS OF THE PARTY O	
These documents are separate from this apprepriesents to Lender and to Lender's actual or the information provided in this application is to contained in the application may result in civil made on this application, and/or in criminal per (2) the loan requested pursuant to the application any itlegal or prohibited purpose or use; (4 occupied as indicated herein: (6) any owner of and Lender, its successors or assigns may retrinsurers, servicers, successors, and assigns migravided in the application if any of the material delinquent, the owner or servicer of the Loan must of one or more consumer credit reporting ager by law, (10) neither Lender nor its agents, brol property or the condition or value of the proping defined in applicable federal and/or state laws as effective, enforceable and valid as if a paper employment history and authorize my employed nor a credit grantor. This application may be continued to the proping of the proping agent of the proping and authorize my employed and credit grantor. This application may be continued to the proping and authorize my employed and credit grantor. This application may be continued to the proping agent of the proping ag	potential agents, brokers, process ue and correct as of the date set of liability, including monetary dama natties including, but not limited to, tion (the "Loan") will be secured by all statements made in the apport servicer of the Loan may verify ain the original and/or electronic may continuously rely on the information of the loan addition to any other rights incies; (9) ownership of the Loan ackers, insurers, servicers, successiverty, and (11) my transmission of (excluding audio and video record er version of the application were r, landlord, depository institution, a considered withdrawn if I do not incorrect? If so, please	with the application for the lender to sors, attorneys, insurers, servicers, storth opposite my signature and that a ges, to any person who may suffer an time or imprisonment or both under they a mortgage, deed of trust, or other dication are made for the purpose of or re-verify any information contained record of the application, even if the Lonation contained in the application, are in should change prior to the closing, and remedies that it may have relating and / or administration of the Loan across, or assigns has made any represent the application as an "electronic retings), or my facsimile transmission of delivered containing my original signand credit company to release information about its status within 30 days or the surre to contact all	uccessors and assigns and any intentional or negligent in my loss due to reliance upor me provision of Title 18. Unite a consensual security interest obtaining a residential mort and in the application from an Loan in not approved; (7) the lam obligated to amend of the Loan; (8) in the event of the such delinquency, report count may be transferred we entation or warranty, expressional cord containing my "electric the application containing a ature. I give permission to Lation about me. I acknowledge of the date of this notice.	agrees and acknowly misrepresentation of in any misrepresentation of in any misrepresentation of states Code, Service (3) the property of the tagge loan, (5) the tagge loan, (6) the tagge loan, (6) the tagge loan, (6) the tagge loan, (7) the tagg	ledges that: (1) the information ation that I have a 1001, et seq.; will not be used property will be the application, agents, brokers, the information he Loan become built information hay be required hose terms are nature, shall be
reporting agencies to lift the		bmitting your applicat	ion.		
www.equifax.com, www.transunion.com, www.	experian.com				
	LIXAcesticate incommodente enformacione de commodente enforcemental de conscionario de conscio	ECONTO CONTROL		Set United State Control of the Cont	
Applicant Signature	Date	Co-Applicant Signatu	пе	Date	
(ADMIN USE ONLY)					



Addendin to the 215t mortgage Credit Application

Communications Disclosure Form

Must be completed & submitted with ALL Credit Applications - Effective 2/15/25

This credit application will be submitted to 21st Mortgage (the "Lender") for review. Following receipt of your credit application, a representative from the Lender (or a person under their supervision) may call you to discuss your application, communicate its status, or address other questions you have about your application or the loan process. The retailer/realtor from whom you may purchase a home and its sales team may assist you with matters associated with the sales transaction – for example, the type of home, options, site improvements, sales features that may impact your financing options, etc. Should you have any questions about this application, please contact the Lender at (800) 955-0021.

Below is a list of the 21st Mortgage Loan Originators:

Name	NMLS#	Name	MMLS#	Name	NML5#	Name	NML5#
21st Mortgage Corp.	2280	Duncan, Jessica	1561887	Lee, Brian	***************************************	Rutta, Robert, Jr.	1915241
Aldmon, Thomas	1700118	Evans, Sean	1795393	Long, Lindsay		Ryan, Lisa	1209113
Antoine, Kendra	2501762	Fabian, Matt	202243	Lowery, Tyler		Saucier, Alex	2147154
Baker, Drew	1684954	Fitzsimmons, Tracy	1915250	Luna-White, Nancy	2415858	Silva, Danny	2547910
Bee, Prestin	2452985	Fox, Cory	2547919	Massey, Hannah	2066962	Sisk, Dylan	1915196
Bell, Kenneth (Chris)	1237278	Gilland, Paige	2070735	McCollough, Mary Abigail (Abby)	2003725	Smith, Emily	2528543
Bennett, Sarah	2213064	Goodman, Kevin	493671	McMahan, Adam	16516	Smith, Taylor Brooke	2427440
Blakley, Michael	2167899	Graham, Abra	2168181	Medlock, Natalie	2132954	Spaidi, Alyssa	2151601
Boser, Sarah	2213120	Grayson, Avery	2621331	Metcalf, Jessica	2013376	Taylor, Chris	1305372
Brewer, Corey	2154268	Greene, Sam	2154098	Monroe, Cam	2531198	Trammell, Justin	1634789
Sryant, Jacob	1427863	Hagler, Elizabeth	1865270	Morales, Yamiia	202266	Treadway, Brooke	2226757
Bryant, Shelby	1915249	Hammonds, Leah	2329989	Mullis, Ken	1311852	Utley, Barrett	1264594
Carlisie, Zachery	1803853	Holliday, Jeremy	1915207	Murphy, Heather	2361178	Utley, Kayla	1782616
Carter, Wes	1367458	Hough, Matthew	2621324	Osborne, Matthew	2311685	Vandergriff, John	2154108
Clark, Rob	202264	Hudson, Sarah	2494841	O'Tool, Madison	2600479	Wade, Leah	1614417
Corso, Morgan	2346801	Johnson, Joe	2528548	Pippin, Stephen	2574211	Waits, Stephanie	2311687
Cox, Trevor	1308905	Karb, Christopher	2047091	Petree, Kelly	297920	Walden, Elliott	2642861
Cozzolino, Jonathan	979264	Keith, Jeanie	208077	Ponce, Peter	2537373	Weatherly-Sinclair, Murray	1795404
Cutler, Kaylie	2468297	Kittle, Chris	202249	Quick, Chad	1561892	Webber, Jeff	16262
Dakin, Matthew	1490790	Kloss, Grant	1894967	Readling, Allen	2133749	Williams, Joy	16307
Dorcely, Colby	2574854	Lai, Sərah	1815870	Redford, Madeline	1915364	Wilson, Brian	2130958
Doolan, Ryan	64626	Lambert, Teresa		Rocco, Carly	2514961	Wood, Hayley	2147252
Dubnicka, Cynthia	1749407	Layman, Ethan	2374710	Roecker, Spencer		York, Lindsay	1895005
Dulany, Clint	2147258	Ledford, Justin	1810028	Rudolph, Elizabeth		Young, Tyler	1648541

By signing below, you acknowledge that you have read and understood the details provided, and also consent to the Lender sharing its credit decision and other personally identifiable financial information you provide with your retailer/realtor for the purpose of facilitating this transaction*. You also acknowledge that you have personally completed the information on the application and that the information is complete and accurate. Please sign below and retain a copy for your records.

×	×
Applicant Signature Date	Applicant Signature Date
For the fastest updates, I would like to receive informational text messages about my application from 21st Mortgage Messaging to the cell phone number I have provided.**	For the fastest updates, I would like to receive informational text messages about my application from 21st Mortgage Messaging to the cell phone number I have provided."*
I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the cell phone number I have provided.**	I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the cell phone number I have provided."
×	×
Applicant Signature Date	Applicant Signature Date
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I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the cell phone number I have provided.**	I would like to receive additional text messages marketing 21st Mortgage products and services from 21st Mortgage Messaging to the cell phone number I have provided.**
×	×
Print Dealership Name & Dealer Number	Sales Person Date

*You may withdraw your consent for 21st Mortgage to share personally identifiable financial information with your retailer/realtor at any time by calling at 800-955-0021; sending written request to PO Box 477 Knoxville, TN 37901; or by emailing your request to myloan@21stmortgage.com. Letters and emails must have your file number and name in order to be processed. The withdrawal of consent will not affect your eligibility for any loan product provided by 21st Mortgage but may result in slower processing times.

**Message frequency varies. Message & data rates may apply. Reply HELP for help or STOP to opt out. You will have the option to opt out of receiving these texts at any time. Terms and Conditions and 21st Privacy Statement available on www.21stmortgage.com.